

United States Bankruptcy Court  
Southern District of Mississippi

In re:  
Paul James Stowe  
Leslie Goins Stowe  
Debtors

Case No. 25-00968-KMS  
Chapter 13

District/off: 0538-3  
Date Rcvd: Jul 07, 2025

User: admin  
Form ID: n029

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 09, 2025:**

<b>Recip ID</b>	<b>Recipient Name and Address</b>
db/jdb	+ Paul James Stowe, Leslie Goins Stowe, 2095A Hwy 11 and 80, Meridian, MS 39301-8910

TOTAL: 1

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 09, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 5, 2025 at the address(es) listed below:

Name	Email Address
David Rawlings	ecfnotices@rawlings13.net sduncan@rawlings13.net
Thomas Carl Rollins, Jr	on behalf of Debtor Paul James Stowe trollins@therollinsfirm.com jennifer@therollinsfirm.com;trollins.therollinsfirm.com@recap.email;notices@therollinsfirm.com;kerri@therollinsfirm.com;brea nne@therollinsfirm.com;TRollins@jubileebk.net;calvillojr81745@notify.bestcase.com
Thomas Carl Rollins, Jr	on behalf of Joint Debtor Leslie Goins Stowe trollins@therollinsfirm.com jennifer@therollinsfirm.com;trollins.therollinsfirm.com@recap.email;notices@therollinsfirm.com;kerri@therollinsfirm.com;brea nne@therollinsfirm.com;TRollins@jubileebk.net;calvillojr81745@notify.bestcase.com
United States Trustee	USTPRegion05.JA.ECF@usdoj.gov

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TOTAL: 4

Form n029-Notice (Rev. 12/24)

**UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF MISSISSIPPI**

In re: Paul James Stowe  
Leslie Goins Stowe

Case No. 25-00968-KMS  
Chapter 13

**NOTICE OF REQUIREMENT TO FILE CERTIFICATE OF  
COMPLETION OF A PERSONAL FINANCIAL MANAGEMENT COURSE**

Subject to statutory exceptions, pursuant to 11 U.S.C. § 727(a)(11) and 11 U.S.C. § 1328(g)(1) an individual debtor must complete an instructional course in personal financial management to receive a discharge under chapter 7 (11 U.S.C. § 727) and chapter 13 (11 U.S.C. § 1328).

Pursuant to Fed. R. Bankr. P. 1007(b)(7) unless an approved provider of an instructional course concerning personal financial management has notified the court that the debtor completed the course in financial management after filing the petition or the debtor is not required to complete the course as a condition for discharge, an individual debtor\* in a Chapter 7 or Chapter 13 case must file a certificate of course completion ("Certificate of Debtor Education") issued by the provider for cases under:

Chapter 7 Within 60 days after the first date set for the meeting of creditors under § 341 of the Code.

Chapter 13 Before the last payment is made under the plan or the filing of a motion for entry of discharge under § 1328(b).

Failure to file the certificate within the applicable time limit under Rule 1007(c) may result in the case being closed without an entry of a discharge. If the debtor later files a Motion to Reopen the Case for the purpose of filing the certificate, the debtor must pay the full reopening fee due for filing the motion.

This requirement can be completed any time before the deadline, but it is highly recommended that the debtor complete this requirement as soon as possible to avoid missing the deadline.

The Certificate of Debtor Education should not be confused with the Certificate of Credit Counseling, which should be filed with the petition.

Dated: 7/5/25

Danny L. Miller, Clerk of Court  
Thad Cochran U.S. Courthouse  
501 E. Court Street  
Suite 2.300  
Jackson, MS 39201  
601-608-4600

\*In a joint case, each debtor must complete the financial management course and file a certificate of course completion.